BRITISH MUTUAL LIFE OFFICE.—The Public are invited to examine the [illegible] arrangements pursued by Assurance Offices, by which [illegible] are [illegible] at the Office.—Apply to CHARLES JAMES, Secretary, 32, New Bridge-street, Blackfriars.

BRITISH MUTUAL SUBSCRIPTION LOAN CLASSES, for Loans on [illegible] of obtaining LOANS from 50l. to 500l., upon [illegible] Persons desirous of effecting LOANS from the [illegible] BRITISH MUTUAL SUBSCRIPTION LOAN [illegible] CLASSES, several of which have been already completed, [illegible] Persons desirous of [illegible] are invited to examine the [illegible] Prospectuses, which may be had gratis, and will shortly be [illegible] Applications for Agencies, and [illegible] Offices, 3, Old Broad-street, Bankers, Messrs. Glyn, Mills, Currie, and Co., Lombard-street, Solicitors, Messrs. [illegible] Secretary, at the Offices.

CHARLES J. THOMAS, Resident Secretary.

RAILWAY ACCIDENTS.

THE RAILWAY ASSURANCE COMPANY, [illegible] under the 7 and 8 Vict. c. [illegible] empowered to grant assurances against loss of life or personal injury [illegible] railway accidents upon the payment of a single premium, or [illegible] annual premiums, for the whole of life. The [illegible] sum assured is [illegible]. For every policy of 100l., 1l.; for 200l., 1l. 10s.; for 300l., 2l.; for 500l., 3l. 5s.; for 1,000l., 6l. 5s.

Prospectuses, &c., will be forwarded free on application at the Offices, 3, St. James's-street, London.

W. W. WILLIAMS, Sec.

THE LATE DISASTROUS RAILWAY ACCIDENTS may show the propriety of effecting [illegible] insurance against them.

THE RAILWAY PASSENGERS' ASSURANCE COMPANY, which has been established for the purpose of affording [illegible] in cases of personal injury, and the payment of a [illegible] in the event of death by railway accident. The Company is [illegible] incorporated and Parliamentary [illegible] 1848 (9 Vict. cap. [illegible]), empowering it to effect Assurances of Limited [illegible] against accidents to Railway Passengers.

Prospectuses giving the rates of premium, and also [illegible] of the numerous cases (fatal and otherwise) already [illegible] may be obtained at the Offices, 3, Old Broad-street, London.

ALEXANDER BEATTIE, Secretary.

THE BREWERS', DISTILLERS' LICENSED VICTUALLERS', and GENERAL [illegible] FIRE ASSURANCE and LOAN and ENDOWMENT [illegible] COMPANY.

This Company is prepared to grant policies against [illegible] kinds of risks incidental to life and fire assurance business as well [illegible] sums and deferred annuities and endowments, either [illegible] or survivor.

One of the distinctive features of this office is the [illegible] of the loan department; another, that policies are granted [illegible] every kind of risk, natural or accidental, such as paralysis, [illegible] insanity, &c. Lastly, that the policies are [illegible].

N.B. One-third of the income has been reserved for [illegible] travellers, which may be had on application to the [illegible], and payment of the deposit.

E. P. HARRIS, [illegible]
18, New Broadstreet, Blackfriars.

PROVISION FOR FAMILIES IN CASE OF [illegible] ENDOWMENTS FOR CHILDREN, CONVENTS, AND SCHOOLS, BY MEANS OF ASSURANCE.

THE CATHOLIC LAW and GENERAL LIFE ASSURANCE COMPANY, 5, New Coventry-street, Leicester-square, London; 18, Rochefort-en-Ile, Dublin; and 18, Rue Trouchet, Paris. Incorporated under 7 & 8 Vict. cap. [illegible]

Capital 250,000l.

This Company assures diseased as well as healthy lives [illegible] terms of from 5l. to 150l.

The annual income is nearly 100l.

Lives declined by other offices accepted at equitable [illegible]

Prospectuses, proposals, and every information furnished on application to the Actuary or Secretary.

WILLIAM HENRY ARCHER, Actuary.
WILLIAM HORNER, Secretary.

LIFE ASSURANCE for the WORKING-CLASSES.

BRANCH OFFICE—8, EXETER EXCHANGE, WELLINGTON STREET NORTH (opposite Waterloo bridge), STRAND.

Open every Evening from Six till Eight o'clock.

Subscription for securing payments of 3l. and upwards [illegible] payable on death of subscriber, may be made upon the following terms, certified by the Actuary of the Company, W. H. Archer, Esq.:—

Weekly Contributions for payment of 3l. at death.

Healthy persons whose ages on becoming subscribers shall be—

From 10 to 25 years, to pay One Penny per Week
" 26 to 45 " " Twopence "
" 45 to 53 " " Threepence "

Collectors call at the houses of Subscribers for these weekly subscriptions.

The rate of subscription will not increase as the subscriber grows older, but the same weekly amount paid at the commencement will be continued throughout life.

Subscribers may make from one to ten subscriptions so as to secure the sum of Five, Ten, Fifteen, Twenty, and so on to Fifty Pounds.

N.B. No communications relative to the assurances of [illegible] from 3l. to 50l. can be attended to unless addressed to JOHN MOLYNEUX, 3, Exeter Change, Wellington-street North, Strand.

PROVIDENT LIFE OFFICE, 50, [illegible]-street; City Branch: 8, Royal Exchange [illegible]

Established 1840. Policy-holders' Capital, 1,198,512l. Annual Income, 160,000l. Bonuses declared, 720,000l. Claims paid since the establishment of the Office, 1,200,000l.

PRESIDENT.—The Right Honourable EARL GREY.

DIRECTORS.

The Rev. JAMES SHERMAN, Chairman.

HENRY BLENCOWE CHURCHILL, Esq., Deputy-Chairman.

Henry B. Alexander, Esq.	William Cuthey, Esq.
George Darvy, Esq.	Apsley Pellatt, Esq.
William Judd, Esq.	George Round, Esq.
Sir Richard D. King, Bart.	Frederick [illegible], Esq.
The Hon. Arthur Kinnaird.	William Henry [illegible], Esq.
Thomas Shorthose, Esq.	Capt. William J. [illegible]

J. A. Beaumont, Esq., Managing Director.

PHYSICIAN.—John Maclean, M.D., F.A.S., 29, Upper [illegible]-street, Montgomery-square.

Ninetyone Twentieths of the Profits are divided among the Insured.

EXAMPLES OF THE EXTINCTION OF PREMIUMS BY THE SURRENDER OF BONUSES.

Date of Policy.	Sum Insured.	Original Premium.	Bonuses added [illegible] subsequently, to [illegible] further [illegible] annually.
	£.	£. s. d.	£.
1806	2,000	78 16 10	1,000
1821	1,000	32 19 3	333
1815	1,000	34 16 10	134

EXAMPLES OF BONUSES ADDED TO OTHER POLICIES.

Policy No.	Date.	Sum Insured.	Bonuses added.	Total [illegible] with additions to be further increased.
		£	£ s. d.	£ s. d.
921	1807	500	388 13 1	1,388 13 1
1174	1810	1,000	1,169 4 6	2,169 4 6
2288	1825	3,000	1,336 17 6	5,336 17 6

Prospectuses and full particulars may be obtained on application to the Agents of the Office in all the principal towns of the United Kingdom; at the City Branch; and of the head [illegible], No 50, Regent-street.

THE LONDON INDISPUTABLE LIFE POLICY COMPANY are prohibited by their Deed of Settlement duly registered from disputing a Policy upon any ground whatever. Trustees—John C. Lucas, Esq., M.P.; Richard Walton, Esq., Q.C.; Richard Spooner, Esq., M.P.; J. Fuller Maitland, Esq.; and W. Wilkinson, Esq.

ALEX. ROBERTSON, Manager.
73, Lombard-street, and 26, Commercial-terrace.

ENGINEERS', MASONIC, and UNIVERSAL MUTUAL LIFE ASSURANCE SOCIETY. Head office, 345, Strand, London, opposite Waterloo-bridge.

Policies free of stamp duty to the assured.
Policies indisputable.
All bonus reserves paid by the Society.
All policy-assignments or transfers registered free of charge.
All the profits to the assured.
Every known method of life assurance transacted.
Prospectuses and other information from

FREDERICK LAWRANCE,
Actuary and Secretary.

345, Strand.

London, suburban, and provincial Agents Wanted.

CLERICAL, MEDICAL, and GENERAL LIFE ASSURANCE SOCIETY.

NOTICE IS HEREBY GIVEN, that the annual DIVIDEND of 5 per cent. (free income-tax) on the paid-up capital on the shares of the Society will be PAYABLE at this office on and after WEDNESDAY, the 16th day of August inst.

ACT OF PARLIAMENT.—In consequence of the powers conferred by an Act obtained in the session of 1850, the provisions of which came into operation on the 1st of last month advantages and privileges will accrue to all persons NOW ASSURING, to an extent greater than can be derived from most other offices. The particulars are set forth in a report and a new prospectus, to be procured (free of expense) by addressing a letter to

GEORGE H. PINCKARD, Resident Secretary.

26, Great Russell-street, Bloomsbury, London.

DEFENDER FIRE and LIFE INSURANCE COMPANY, 24, New Bridge-street, Blackfriars, London.

RICHARD ATTENBOROUGH, Esq., Chairman.
THOMAS COTTERELL, Esq., Deputy Chairman.

FIRE INSURANCES effected at equitable rates on every description of property.

LIFE INSURANCES effected at rates as low as is consistent with security, having been sanctioned by eminent authority.

Premiums may be paid quarterly or half-yearly. Policies indisputable. Loans granted in connection with Life Insurance.

Further information and prospectuses may be had at the principal office; or of any of the agents.

JOHN KELDAY, Managing Director.

ESTABLISHED 1841.

MEDICAL, INVALID, and GENERAL LIFE OFFICE, 52, Pall-Mall.

During the Ten Years this Society has been established, more than Three Thousand Two Hundred Policies have been issued.—

Covering Assurances to the extent of Thirteen Hundred Thousand Pounds.—

Yielding Annual Premiums amounting to upwards of Fifty-three Thousand Pounds.

This Society is the only one possessing Tables for the Assurances of Diseased Lives.

Healthy Lives assured at lower rates than at most other Offices.

A Bonus of 9 per cent. per annum was added to the policies at last Division of Profits.

Agents wanted.

Prospectuses, Forms of Proposal, and every other information, may be obtained of the Secretary at the Chief Office, or on application to any of the Society's Agents in the country.

F. G. P. NEISON, Actuary.
C. DOUGLAS SINGER, Secretary.

ANNUAL DIVISION OF PROFITS.

GREAT BRITAIN MUTUAL LIFE ASSURANCE SOCIETY, 14, Waterloo-place, and 88, King William-street, City.

THE CHISHOLM, Chairman.
RICHARD HARTLEY KENNEDY, Esq., Deputy-Chairman.

The Annual General Meeting of this Society was held on the 22nd of May, when a Report of the business for the last year was presented, exhibiting a statement of most satisfactory progress,—the new policies issued exceeding by one-third the number of those of 1846, and the claims being fully one-fourth under the estimate. After considering a very careful valuation of assets and liabilities, it was resolved to allow a reduction of 20 per cent on the Premiums payable on all Policies on the participating scale; on which five or more annual payments had been previously made.

Credit is allowed for half the Annual Premiums for the first five years.

The following table exemplifies the effect of the present reduction:—

Age when Assured.	Amount Assured.	Annual Premium hitherto paid.	Reduction 20 per Cent.	Annual Premium now payable.
	£	£ s. d.	£ s. d.	£ s. d.
20	1,000	20 17 6	4 3 6	16 13 0
30	1,000	28 0 0	5 16 0	22 4 0
40	1,000	40 15 0	8 3 0	32 12 0
50	1,000	69 11 6	13 18 6	55 13 0

A. B. IRVINE, Managing Director.

WESTERN and GENERAL PERMANENT BUILDING SOCIETY.—Office: 2, Albion-place, Brook-green, Hammersmith.

Shares, 100l. Monthly subscription 10s. per share. Invariable entrance fee, 1s. per share.

DISTINCTIVE FEATURES.

Fixed Tables and Terms of Payment.

Shares advanced in full.	No Redemption Fees.
Fixed and reduced Law Charges and Surveyor's Fees.	No Bidding for Shares.
Open to Persons wherever resident.	Reduced Scale of Fines.
	Advances made on Property in any part of Great Britain.

The Society will assist in purchasing property by public auction or private contract.

Parties may enter at any time, and pay no arrear subscriptions.

Profits divisible among investors.

Interest on withdrawals, and discount on prepayments 4l. per cent.

Fines reduced to less than one-third their usual amount.

Advances made for terms ranging between one and fifteen years.

Borrowers may extend the time of payment beyond the period originally contracted for, and thus lessen their monthly payments.

Shares may be taken, and prospectuses, tables, and any information will be furnished on application to Messrs. WATSON and SONS, 12, Bouverie-street, London, and Hammersmith; Mr. PETER BEDAD, 23, Tavistock-street, Covent Garden; and Mr. WM. LOVELY, 2, Albion place, Brook-green, Hammersmith.

TO ARCHITECTS.

COMPETITION and other DRAWINGS.—Mr. THOMAS R. SOTS, Member of the New Society of Painters in Water Colours, and author of "The Picturesque Architecture of Paris, Ghent, Rouen, &c." and of "London," in 16 numbers, offers his services in Tinting Backgrounds, Landscapes, Perspective Views, Interiors, &c. From the long experience he has had in such subjects, he is fully aware of the points essentially necessary to be attended to. Drawings and designs lithographed in a superior manner.—Address, Mr. SOTS, 34, Albany-street, Regent's-park.

DECORATIVE PAINTING.—Mr. FREDERICK SANG, from the Royal Academy of Munich, DECORATIVE ARTIST in FRESCO, and in all other manners of Painting; whose works may be seen in the principal public buildings of the metropolis, begs to inform his patrons, and Architects in particular, that he has considerably increased his Establishment, and is now enabled to undertake, on the shortest notice, the embellishment of private and public buildings, in any part of the United Kingdom, on the most reasonable terms, and in any of the Classical, Mediæval, or Modern Styles.—Apply to F. SANG, Decorative Artist, 30, Pall-mall, London.

BILLS of QUANTITIES.—DAY & SON, Lithographers to the Queen.—Lithograph Bills of Quantities with the greatest despatch, and at a very moderate charge.

10, GATE-STREET, LINCOLN'S-INN-FIELDS.

LITHOGRAPHY AND ENGRAVING.—Estate Plans, Drawings of Machinery, Manufactures, Landscapes and Portraits, Show Cards, Circular Letters, Bankers' Notes and Cheques, Certificates, Bills of Exchange and Lading, Invoices, Cards, &c., and every Description of Engraving and Lithographing, by the first artists and workmen at the lowest possible rate of charge.—WATERLOW and SONS, 49 & 50, Parliament-street, London.

TO DRAUGHTSMEN AND CIVIL ENGINEERS.

H. MORRELL, BLACK LEAD PENCIL MANUFACTURER, No. 348, Fleet-street, London.

These Pencils are prepared in extreme degrees of hardness and shades.

H H H H for drawing on wood.	F F light and shading.
H H H for architectural use.	F for pressure use.
H H for engraving.	B black for shading.
H for drawing.	B B ditto ditto.
H B hard and black for drawing.	B B B ditto ditto.
	B B B B ditto ditto.
H medium.	

Sold by all the principal Stationers in town or country.

E. WOLFF & SONS' newly-invented CRETA LAVIS, or PERMANENT DRAWING CHALKS, in cakes, in every variety of colour.—E. WOLFF and SONS beg to state that these have, by the introduction of great improvements in their CRETA LAVIS, combined in the highest degree the merits of the ordinary pencils; and effects can now be produced equal to water-colour drawings, without the use of water or any other fluid; the various colours blending together with perfect harmony, beauty, and richness. It can be cut to a fine point, and in this capable of giving very delicate outline. For sketching from Nature, the great advantages resulting from the adoption of the CRETA LAVIS must be obvious, as, without the aid of water, palette, brushes, &c., all the various tints can be obtained with a truthfulness that cannot be surpassed, and by their compact form may be carried any distance without the slightest inconvenience; thus superseding every other method in general use. The drawings may be carried in a portfolio with safety, as, unlike other crayons, they will neither rub off nor suffer injury by coming in contact with the usual contents of a portfolio. The CRETA LAVIS, unlike the indelible or wax crayons WILL NOT BE AFFECTED BY HEAT OR CHANGE OF CLIMATE.

E. WOLFF and SONS' IMPROVED CRAYON PAPER is the best for the CRETA LAVIS. To be had of all Artists' Colourmen and respectable Stationers, in leather boxes, containing 6, 12, 18, 24, 36, 48.—A Pattern Card, containing the whole of the shades and colours of the CRETA LAVIS, with their names and numbers attached to each shade, price 1s. each. CAUTION.—As there are several spurious imitations, it is necessary to observe that every Pencil is stamped, "CRETA LAVIS, E. WOLFF and SONS," together with name of the colour.—Creta Lavis Drawings sent to copy at C. E. CLIFFORD'S, 20, Piccadilly.

Manufactory, 23, Church-street, Spitalfields, London.

PAPER HANGINGS, by E. T. ARCHER'S patented Machine, Blocks, Cylinders, and Artistical talent, at his Manufactory, for all kinds of papers adapted for interior decorations. PANELLED DECORATIONS fitted up on the walls of the extensive Show Rooms, in every known style, and to all purposes, by artists of known merit.

Always on hand a CHOICE and EXTENSIVE SELECTION of FRENCH PAPERS, from the best manufactories in Paris.

Attached to the paper-hanging factory there is the chosen assortment of CABINET FURNITURE in London, of the best make, and upholstery goods of the first fabric. Brussels carpets, 2s. 6d. per yard. floor cloths, the best that can be made, cut to any dimensions, 2s. 2d. per yard, silk and worsted curtains, of the first fabric, 5 feet wide, 3s. per yard, &c.

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TWENTY THOUSAND PIECES of PAPERHANGINGS always in stock, in elegant new designs.—Great up-room paper, from 1½d. to 12d. per yard; sweet satin drawing-room paper, from 3½d. to 24d. per yard; massive crimson flock for dining-rooms and libraries, from 40d. to 84d. per yard; panel decorations in gold and flock, from 6d. to 14d. per yard. A great variety of hall and best-room papers at reduced prices. Patterns send to all parts of the kingdom by applying per post to W. REDKISON, manufacturer, 43, Fenchurch-street, London (late W. H. Kipps). Merchants trading to the colonies supplied on the most liberal terms.

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DUPUIS MEASURER, to obtain the exact heights of mountains, towers, trees, breadths of rivers, &c., without the aid of any geometrical figures. Weight, 4 ozs., size, about 6 inches. Price 20s., with instructions.—Sold by every respectable opticians in town and country.

TARPAULINS for COVERING ROOFS during Repairs, SCAFFOLD CORD and every description of ROPE used by Builders upon the lowest terms. Marquees and temporary Awnings on sale or hire. Orders per post receive the [illegible] attention.—WILLIAM PIGGOTT, 113, Fore-street, City, Manufacturer, by Appointment to Her Majesty's Honourable Board of Ordnance.

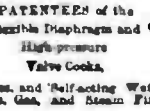
LIGHTERAGE.—To Saw-Mill Proprietors, Timber, Slate, and Stone Merchants, or others, requiring Lighterage.—The Advertiser having a large number of Barges willing to undertake LIGHTERAGE at prices that defy competition.—CHARLES STRUTTON, 34, Commercial-road, Lambeth.

TO TIMBER, STONE, AND COAL MERCHANTS, BUILDERS, AND OTHERS.

MESSRS. FULLER, LIGHTERMEN and BARGE BUILDERS, hereby announce that they are prepared to take CONTRACTS FOR LIGHTERAGE of every description, to any extent, in the Docks, River, &c. Also to LET BARGES, by the Week, Month, Year, or Voyage, at prices fixed up to suit the convenience of any party.—N.B. A large quantity of good DRY REED for SALE, at 25s. per Hundred, cash.—Letters to JOHN FULLER and SONS, Mill-wall, Poplar.

THOS. LAMBERT and SON,

PATENTEES of the Flexible Diaphragm and High-pressure Valve Cocks,



Equilibrium Ball Valves, and Self-acting Water-closets; manufacturers of Hydraulic, Gas, and Steam Fittings, Tin, Lead, and Composition Pipes.

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